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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Serial No.** 10/047,577 **Conf. No.** 4673  
**In Re Application of:** Davies *et al.* **Art Unit:** 3629  
**Filed:** 01/15/2002 **Dkt. #:** CHA920010007US1 (IBMC-0025)  
**Cust. No.:** 23550 **Examiner:** Nguyen, T. D.  
**Title:** SEPARATION OF DUTIES FOR  
BUSINESS PROCESS RISK MANAGEMENT

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

**I. INTRODUCTORY COMMENTS**

In response to the Office Action of July 2, 2004, please amend the above-referenced patent application as follows:

10/047,577

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